



BANK ALARMS

Directive: 13 – 101

Date of Issue: July 2013 Amends/Cancel: G.O. 09-27

I. PURPOSE

The purpose of this Directive is to provide guidelines and procedures when responding to bank alarms.

II. POLICY

It is the policy of DGS-MCP to respond to all bank alarms, with strict adherence to the procedures set forth in this Directive.

III. BACKGROUND

Responding to an alarm of a bank robbery in progress requires the highest level of professional competence on the part of a police officer. Officers must be keenly alert and prepared to meet a potentially dangerous situation.

Officers should be particularly concerned with the possibility of physical harm to innocent persons in a confrontation between law enforcement and suspects trapped inside a bank. The primary consideration in such cases shall be the safety of the hostages and of the police personnel and others present at the scene.

Even when a bank employee indicates in a verification call the alarm is false, the department shall nevertheless respond to each and every bank hold-up alarm as if it were genuine, until officers have verified that the alarm was false.

When responding to alarms at financial institutions, officers shall follow the procedures set forth in this policy in order to increase the possibility that the criminals are apprehended and to observe proper precautions for the safety of officers, bank employees and bystanders.

IV. DEFINITIONS

For the purposes of this Directive the term bank and credit union are synonymous.

V. PROCEDURES

A. Dispatcher/Desk Officer Responsibility

1. Alarm: Upon receiving a report of a hold-up alarm, the PCO must obtain information for responding officers prior to their arrival at the scene.
2. Dispatch personnel to the scene:
 - (a) Advise officers to begin a response with the information available, and update responders as more becomes known.
 - (b) Dispatch sufficient police personnel to the scene.
 - (c) Notify the supervisor.
 - (d) Even when it is stated that the alarm is false, officers shall respond to each and every bank hold-up alarm as if it were genuine, until initial responders can verify the alarm was false.
 - (e) Contact 911
3. Verification: The PCO or supervisor shall telephone the bank and inform the answering bank employee that a hold-up alarm verification is being made by the police department and ask whether a robbery has occurred or is in progress.
 - (a) In such cases, a predetermined code word or phrase may be used to indicate a robbery in progress.
 - (b) Alarm verifications should not be considered totally foolproof as the robbers may answer the telephone, or the answering bank employee may be under the direct control of the robbers.
 - (c) If the answer received to an alarm verification call is that the alarm is false and that no robbery is occurring or has occurred:
 1. Ask to speak with the bank manager or supervisor
 2. Instruct the bank manager to meet the responding officers outside of and away from the bank building.
 3. Obtain a description of the manager including a clothing description and advise responding officers.
 4. Stress the fact the responding officers will assume a bank robbery is in progress unless they are promptly met.
 - (d) If an alarm verification call to the bank is not answered, it may indicate that a robbery is in progress and that the hold-up alarm may be valid. The PCO shall continue to call the bank to verify the status of the alarm.

- (e) The PCO or supervise shall immediately notify the officers responding to the scene of any additional or supplementary information received, particularly any information as to the number of robbers, their description and whether they are armed.
4. Phone Reports: If the PCO or supervisor receives a report of a bank robbery by telephone, [s]he should take the following action:
- (a) The caller shall be kept on the line while officers are dispatched to the scene.
 - (b) If robbery is over and the suspects have left the scene, obtain the best possible description of the suspects, direction of flight, and vehicle description, and broadcast this information immediately to the responding officers.
 - (c) If the robbery is in progress and the suspects are still at the scene, obtain the details quickly; notify the responding officers immediately; and dispatch sufficient backup officers and a superior officer to the scene.
 - (d) Contact 911 and advise allied law enforcements of the situation.
5. The PCO or Supervisor shall be alert for the use of diversionary tactics by suspects planning a bank robbery who may falsely report the need for police assistance at a nonexistent accident, fire or other emergency in order to draw police units away from the scene of the planned robbery.
6. Once it has been determined the suspect have fled, notify allied police department and provide these police agencies with all available descriptive information. Notifications should also be made to the State Police and the F.B.I.

B. Police Response

1. Response To The Scene

- (a) Officers responding to the scene of a reported bank robbery shall proceed to the location as quickly, directly and safely as possible, following all departmental instructions for safe driving procedures under emergency circumstances.
- (b) Their approach to the immediate scene shall be as unobserved as possible to achieve the element of surprise.

- 1. Minimize the use of the siren and emergency lights as they could alert the suspects of the presence of the police and create a possible hostage situation.

2. While en route to the scene, officers shall be alert for:
 - (a) Further information from the dispatcher;
 - (b) A possible getaway car traveling towards them;
 - (c) Suspects switching cars on a side street or in a public parking area; and
 - (d) The presence of a lookout or a possible getaway car in the vicinity of the bank.
3. Every effort should be made to apprehend any such car and driver, taking all necessary safety precautions in so doing. (Pursuit, if any, shall be in accordance with departmental *Vehicular Pursuit* policy.)

2. Upon Arrival

- (a) All officers shall avoid the impulse to take immediate action, and no police tactics shall be initiated that might unnecessarily endanger their own safety or the safety of bank employees, customers and the general public.
- (b) The first responding officer(s) should take a safe position, using any available cover to cover to observe the front entrance of the bank and:
 1. NOT approach the bank;
 2. Report observations to the supervisor, PCO, and other responding officer; and
 3. Await the assistance of backup officers and allied law enforcement.
- (c) Additional responders should, unless otherwise directed by a supervisor:
 1. Take positions to observe the bank until all of the exterior exits and windows of the bank building are under police observation.
 2. Report any pertinent observations.
- (d) Officers shall prevent entry of civilians into the bank.

- (e) Persons leaving the bank shall be detained to ascertain if a robbery has taken place and, if they were involved, to identify them as potential witnesses, and to interview them for information on what is occurring in the bank.
 - (f) Police vehicles parked unattended at or near the scene should not be left with motors running or with keys in the ignition. Vehicles should be concealed, if possible.
 - (g) Unless the suspect(s) attempt to flee from the bank, all officers at the scene should await the arrival of a superior officer who will take charge and evaluate the situation.
3. False Alarm Verification: If the alarm is reported to be false, officers must verify the false alarm before entering the bank.
- (a) The bank manager or other employee will be directed by the dispatcher to meet an officer outside of the building.
 - 1. The officer meeting the manager should do so from a position that provides cover and cannot be observed from inside of the bank, if possible.
 - 2. The bank employee should approach the officer rather than the officer approaching the employee.
 - 3. Observe the employee, and compare the description and clothing of the employee with that described by the dispatcher.
 - (b) Verify and report the employee's name to the PCO.
 - (c) Ascertain if anything unusual is occurring in the bank.
 - (d) Report findings to the PCO and advise the supervisor prior to accompanying the employee into the bank.
 - (e) Remain vigilant upon entering the bank, observing the behavior of persons inside.
 - (f) Verify that all is well within the bank before leaving the bank.
 - (g) Report the bank status and officers' findings to other units and dispatch.

4. Robbery In Progress

- (a) An efficient bank hold-up alarm system and a rapid response by police officers dispatched to the scene can result in trapping the criminals inside the bank. An armed confrontation of this kind should be avoided if at all possible.
- (b) No police officer should enter the bank premises while suspects are still inside, unless so directed by a superior officer.
- (c) Officers should allow suspects to exit the bank and move to a location where they cannot retreat back into the bank before attempting to place them in custody.
- (d) Every effort shall be directed towards apprehending the suspects after they have left the bank premises, with the least possible danger to the officers themselves or to the public.

5. Bank Robbery Resulting In Hostages Taken

- (a) In the event hostages are taken, allied enforcement will be responsible for any negotiations with the suspect(s)
- (b) DGS-MCP shall maintain security around the perimeter of the building, keeping the building exits and windows in observation.
- (c) An outer perimeter shall be established, as directed by a supervisor.
- (d) Officers should avoid taking any direct action until specially trained allied law enforcement units arrive unless an active shooter situation develops. An active shooter situation may require an immediate police response.

6. Robbery And Suspects Have Left The Scene

- (a) When it has been definitely determined that a bank robbery has occurred and that the suspects have left the scene, the PCO or Supervisor shall be notified as soon as possible of the description of the suspects, their method and direction of flight, and all other pertinent information. This shall be immediately broadcast to:
 - 1. All police patrol units,
 - 2. Other area police departments; and
 - 3. State Police.

(b) Officers conducting the preliminary investigation shall do the following:

1. Assess the situation inside the bank.
2. Instruct bank employees to lock the bank doors and allow only authorized persons to enter or leave.
3. Report findings to other units.
4. Tend to *any* injured persons
5. Separate witnesses to keep them from discussing the incident:
 - (a) If such witnesses must be allowed to leave the scene because of medical needs, obtain their names, addresses and phone numbers for the follow-up investigation.
 - (b) If a particularly valuable witness is removed from the scene due to medical needs, assign one officer or investigator to accompany that witness, and obtain pertinent information from the witness as soon as it is safe to do so, given the witness' condition.
6. Preserve the crime scene and any areas involved from contamination.
7. Request copies of surveillance videos and still images of suspects for investigators.
8. Remain on scene until relieved by an investigating officer.
9. Prepare and submit a full report in accordance with DGS-MCP procedures.

C. Off Duty Police Officers

1. An off duty police officer in a bank during a robbery should avoid identifying him or herself or challenging the robber(s) unless it becomes necessary to protect the life of the officer or an innocent person.
2. Police officers should make a mental note of observations of the suspects and provide responding police officers with that information.

3. The officer may choose to take charge of the bank after the suspects have left, securing the doors, protecting the crime scene, and separating witnesses.

D. Discussions with Bank Officials

1. Working with Bank Officials

- (a) The Detachment Commander or his designee may establish a dialogue with bank officials for the purposes of addressing and responding to false alarms, deterring robberies (target hardening), and preserving evidence in the event a robbery does take place. Banks can work toward these ends through equipment, practices and training.